

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Harold G Wood</u>             | Social Security number or ITIN | xxx-xx-5788 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  | <u>Mary Wood</u>                 | Social Security number or ITIN | xxx-xx-0433 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 13-22044-MBK                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Harold G Wood

Mary Wood

9/10/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Harold G Wood  
 Mary Wood  
 Debtors

Case No. 13-22044-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Sep 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2018.

db/jdb  
 cr      #Harold G Wood, Mary Wood, 401 Pemberton Street, Toms River, NJ 08757-3332  
           +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, FOR RE, Phelan Hallinan & Schmieg, PC,  
           400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 514111495      +BENEFICIAL FINANCIAL I, INC., 2929 WALDEN AVE, DEPEW, NEW YORK 14043-2602  
 513972711      + CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
           (address filed with court: Home Depot Credit Services, PO Box 182676,  
           Columbus, OH 43218-2676)  
 513972705      Cach, LLC, Attn: Financial Recoveries, PO Box 385908, Minneapolis, MN 55438-5908  
 513972707      +Comcast, Attn: Eastern Account System of Conn, PO Box 837, Newton, CT 06470-0837  
 513972708      +Express Scripts, 4865 Dixie Highway, Fairfield, OH 45014-1932  
 513972709      +GE Money Bank, Attn: Cach of NJ LLC, 4340 S Monaco Street Unit 2, Denver Co 80237-3581  
 514069765      HSBC Finance Corporation, P. O. Box 829009, Dallas, Texas 75382-9009  
 513972712      +Medical Payment Data, Attn: Sa-vit Enterprises, 46 W Ferris Street,  
           East Brunswick, NJ 08816-2159  
 513972713      +Medical Payment Data, Attn: Trojan Professional Services, 4410 Cerritos Avenue,  
           Los Alamitos, CA 90720-2549  
 513972714      Midland Funding, 8850 Aero Drive, Suite 200, San Diego, CA 92123  
 513972715      +New Jersey Bariatrics, Attn: Schacter & Portnoy, 3490 US Route 1, Princeton, NJ 08540-5920  
 513972717      Nuvell Credit Co, Attn: Tate & Kirlin Associates, 2810 Southampton Road,  
           Philadelphia, PA 19154-1207  
 513972718      +Sansone Jr 66's Auto Mall, 186 Mantoloking Road #1, Brick, NJ 08723-5888  
 517025261      Wilmington Savings Fund Society, FSB, P.O. Box 65450 Salt Lake City, UT 84165  
 517025262      +Wilmington Savings Fund Society, FSB, P.O. Box 65450 Salt Lake City, UT 84165,  
           Wilmington Savings Fund Society, FSB, P.O. Box 65450 Salt Lake City, UT 84165-0450

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg      E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2018 23:35:53 U.S. Attorney, 970 Broad St.,  
           Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg      +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 10 2018 23:35:50 United States Trustee,  
           Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
           Newark, NJ 07102-5235  
 514170169      +EDI: AFNIRECOVERY.COM Sep 11 2018 03:08:00 Afni, Inc, PO Box 3667,  
           Bloomington, IL 61702-3667  
 513972703      +EDI: WFFC.COM Sep 11 2018 03:09:00 America's Servicing Co, PO Box 10328,  
           Des Moines, IA 50306-0328  
 514107976      +EDI: WFFC.COM Sep 11 2018 03:09:00 America's Servicing Company,  
           Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Blvd,  
           Fort Mill, SC 29715-7203  
 514006426      EDI: AIS.COM Sep 11 2018 03:13:00 American InfoSource LP as agent for,  
           Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 513972704      +EDI: HFC.COM Sep 11 2018 03:09:00 Beneficial/HFC, PO Box 9068, Brandon, FL 33509-9068  
 513972706      EDI: CAPITALONE.COM Sep 11 2018 03:09:00 Capital One Bank, PO Box 71083,  
           Charlotte, NC 28272-1083  
 513972710      +EDI: RMSC.COM Sep 11 2018 03:09:00 GE Money Bank, Bankruptcy Dept, PO Box 103104,  
           Roswell, GA 30076-9104  
 514139927      EDI: JEFFERSONCAP.COM Sep 11 2018 03:08:00 Jefferson Capital Systems LLC, PO BOX 7999,  
           SAINT CLOUD MN 56302-9617  
 513972716      +EDI: GMACFS.COM Sep 11 2018 03:08:00 Nuvell Credit Co, 200 Renaissance Center,  
           Detroit, MI 48243-1300  
 514080843      +EDI: GMACFS.COM Sep 11 2018 03:08:00 Nuvell Credit Company, P O Box 130424,  
           Roseville, MN 55113-0004  
 514003355      EDI: WFFC.COM Sep 11 2018 03:09:00 Wells Fargo Bank, N.A.,  
           dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657  
 517324903      EDI: WFFC.COM Sep 11 2018 03:09:00 Wells Fargo Bank, N.A., Default Document Processing,  
           MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
 514016766      EDI: WFFC.COM Sep 11 2018 03:09:00 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser,  
           P.O. Box 19657, Irvine, CA 92623-9657  
 513972719      EDI: WFFC.COM Sep 11 2018 03:09:00 Wells Fargo Dealer Services, PO Box 25341,  
           Santa Ana, CA 92799-5341

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514139992\*      ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
           (address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
           SAINT CLOUD MN 56302-9617)  
 513972720\*      Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Sep 10, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor BENEFICIAL FINANCIAL I INC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
James J. Cerbone on behalf of Joint Debtor Mary Wood cerbonelawfirm@aol.com  
James J. Cerbone on behalf of Debtor Harold G Wood cerbonelawfirm@aol.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, FOR  
RESIDENTIAL ASSET SECURITIES CORPORATION, HOME EQUITY MORTGAGE ASSET-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2006-EMX7 nj.bkecf@fedphe.com

TOTAL: 6